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<u>L7</u>	"law firm"	2715	<u>L7</u>
<u>L6</u>	L1 and "law firm"	0	<u>L6</u>
<u>L5</u>	L2 and "law firm"	0	<u>L5</u>
<u>L4</u>	L3 and "law firm"	0	<u>L4</u>
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<u>L1</u>	calculat\$ near5 quotes	97	<u>L1</u>

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Search Results - Record(s) 1 through 6 of 6 returned.☐ 1. Document ID: US 20020046144 A1

L10: Entry 1 of 6

File: PGPB

Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046144
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020046144 A1

TITLE: Further improved system and methods for computing to support decomposing property into separately valued components

PUBLICATION-DATE: April 18, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Graff, Richard A.	Chicago	IL	US	

US-CL-CURRENT: 705/36

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 2. Document ID: US 20020023030 A1

L10: Entry 2 of 6

File: PGPB

Feb 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020023030
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020023030 A1

TITLE: Third party payor method and system for distributing financial benefits

PUBLICATION-DATE: February 21, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Prohaska, Daniel	Seattle	WA	US	
Prohaska, Thomas	Coeur d' Alene	ID	US	

US-CL-CURRENT: 705/35

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 3. Document ID: US 20020002469 A1

L10: Entry 3 of 6

File: PGPB

Jan 3, 2002

PGPUB-DOCUMENT-NUMBER: 20020002469
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020002469 A1

TITLE: System and method for hiring lawyers and managing the process entailed in the pursuit of clients' legal claims

PUBLICATION-DATE: January 3, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Hillstrom, Scott	Eagan	MO	US	

US-CL-CURRENT: 705/1; 707/104.1

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMIC	Draw Desc	Image
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☐ 4. Document ID: US 20010049707 A1

L10: Entry 4 of 6

File: PGPB

Dec 6, 2001

PGPUB-DOCUMENT-NUMBER: 20010049707

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010049707 A1

TITLE: Systems and methods for generating intellectual property

PUBLICATION-DATE: December 6, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Tran, Bao Q.	San Jose	CA	US	

US-CL-CURRENT: 707/530; 707/500

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMIC	Draw Desc	Image
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☐ 5. Document ID: US 6192347 B1

L10: Entry 5 of 6

File: USPT

US-PAT-NO: 6192347

DOCUMENT-IDENTIFIER: US 6192347 B1

TITLE: System and methods for computing to support decomposing property into separately valued components

DATE-ISSUED: February 20, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Graff; Richard A.	Chicago	IL		

US-CL-CURRENT: 705/36; 705/31, 705/35, 705/38

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMIC	Draw Desc	Image
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☐ 6. Document ID: US 5862223 A

L10: Entry 6 of 6

File: USPT

US-PAT-NO: 5862223

DOCUMENT-IDENTIFIER: US 5862223 A

TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce

DATE-ISSUED: January 19, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Schneier; Bruce	Oak Park	IL		
Jorasch; James A.	Stamford	CT		

US-CL-CURRENT: 705/50; 705/1, 705/26, 705/74, 705/77, 713/170

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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L10: Entry 6 of 6

File: USPT

Jan 19, 1999

US-PAT-NO: 5862223

DOCUMENT-IDENTIFIER: US 5862223 A

TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce

DATE-ISSUED: January 19, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Schneier; Bruce	Oak Park	IL		
Jorasch; James A.	Stamford	CT		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Walker Asset Management Limited Partnership	Samford	CT			02	

APPL-NO: 08/ 685706 [PALM]

DATE FILED: July 24, 1996

INT-CL: [06] H04 K 1/00, G06 F 17/60

US-CL-ISSUED: 380/25; 705/1, 705/26

US-CL-CURRENT: 705/50; 705/1, 705/26, 705/74, 705/77, 713/170

FIELD-OF-SEARCH: 380/23, 380/24, 380/25, 380/4, 380/49, 705/1, 705/26

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
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<input type="checkbox"/>	<u>4789928</u>	December 1988	Fujisaki	364/401
<input type="checkbox"/>	<u>4903201</u>	February 1990	Wagner	364/408
<input type="checkbox"/>	<u>5021953</u>	June 1991	Webber et al.	364/407
<input type="checkbox"/>	<u>5164897</u>	November 1992	Clark et al.	705/1
<input type="checkbox"/>	<u>5191613</u>	March 1993	Graziano et al.	380/25
<input type="checkbox"/>	<u>5259766</u>	November 1993	Sack et al.	434/362
<input type="checkbox"/>	<u>5398300</u>	March 1995	Levey	395/22
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	364/408
<input type="checkbox"/>	<u>5628011</u>	May 1997	Ahamed et al.	
<input type="checkbox"/>	<u>5630125</u>	May 1997	Zellweger	

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Janet Naylor, "State Looks For Graders to Tally Up Kids' Score," The Detroit News, Section: Metro, Jan. 24, 1996.

ART-UNIT: 362

PRIMARY-EXAMINER: Cain; David C.

ABSTRACT:

The present invention is an expert matching method and apparatus for managing communications between an expert having particular qualifications and an end user seeking a solution to an expert request. In a preferred embodiment, the apparatus of the present invention includes a controller having a database for storing expert qualifications. In one embodiment, the controller receives an expert request. A search program identifies experts qualified to respond to the expert request. The expert request is then transmitted to the expert, which results in an expert answer transmitted to and received by the central controller. After authentication of the expert answer, using a wide range of security levels from passwords to cryptography, the answer is forwarded to the end user. The method and apparatus of the present invention have applications on the Internet as well as conventional voice telephony systems.

204 Claims, 35 Drawing figures

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L10: Entry 5 of 6

File: USPT

Feb 20, 2001

US-PAT-NO: 6192347

DOCUMENT-IDENTIFIER: US 6192347 B1

TITLE: System and methods for computing to support decomposing property into separately valued components

DATE-ISSUED: February 20, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Graff; Richard A.	Chicago	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Graff/Ross Holdings	Chicago	IL			02

APPL-NO: 09/ 134451 [PALM]

DATE FILED: August 14, 1998

PARENT-CASE:

This is a continuation-in-part of patent application Ser. No. 08/181,632, filed Jan. 12, 1994, issued as U.S. Pat. No. 5,802,501, which is a continuation-in-part of Ser. No. 07/967,644 filed on Oct. 28, 1992, now abandoned.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/36; 705/31, 705/35, 705/38

US-CL-CURRENT: 705/36; 705/31, 705/35, 705/38

FIELD-OF-SEARCH: 705/4, 705/30, 705/31, 705/35, 705/36, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4739478</u>	April 1988	Roberts et al.	705/38
<input type="checkbox"/>	<u>5557517</u>	September 1996	Daughterty, III	705/37
<input type="checkbox"/>	<u>5787434</u>	July 1998	Nakamura et al.	707/102
<input type="checkbox"/>	<u>5802501</u>	September 1998	Graff	705/36
<input type="checkbox"/>	<u>5950175</u>	September 1999	Austin	705/35

OTHER PUBLICATIONS

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Benninga, Simon, Financial Modeling, Chapters 15-17, The MIT Press, Cambridge, Massachusetts, 1997.

ART-UNIT: 274

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Rosen; Nicholas David

ABSTRACT:

A computer system, and methods for making and using it, for manipulating digital electrical signals to produce an illustration of a decomposition of property into separately valued components. The computer system includes a digital electrical computer controlled by a processor. There is a first logic means controlling the processor in manipulating digital electrical signals representing input data to the computer, the input data characterizing at least two components decomposed from the property, the manipulating including transforming the digital electrical signals into modified digital electrical signals representing respective values for each of the components, the values being computed to reflect taxation for the components. Input means is coupled to the computer and operable for converting the input data into the digital electrical signals and communicating the digital electrical signals to the computer. Output means is coupled to receive the modified digital electrical signals from the computer and to converting the modified digital electrical signals representing the respective values into an illustration of the computed respective prices. The property can be real estate or tax-exempt securities.

128 Claims, 18 Drawing figures

Day : Tuesday
Date: 7/16/2002
Time: 10:08:07

 **PALM INTRANET****Assignment Serial Number Information for 09/418969****Total Assignments : 1**Serial Number : 09/418969

Patent Number :

Filing Date : 10/14/1999

Issue Date : 00/00/0000

Related Patent Numbers:

Title : **COMPUTERIZED PATENT AND TRADEMARK FEE PAYMENT METHOD AND SYSTEM**Applicant(s) : LUNDBERG, STEVEN W.Reel/Frame(s) : 010319/0563**#1. Reel/Frame # 010319/0563****Reel : 010319 Frame : 0563 Mailroom Date : 10/14/1999 New App Fil Rcpt Date : 10/22/1999**

Assignments Date : 10/22/1999 Date Mailed : 01/14/2000

Date Recorded : 10/14/1999

Number of Pages : 0

Assignor	Exc Date
<u>LUNDBERG, STEVEN W.</u>	10/14/1999

Assignee :
<u>PATENT & TRADEMARK FEE MANAGEMENT, LLC</u> 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337

Return Address :
SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, PA EDWARD J. BROOKS, III P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :

ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

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Day : Tuesday
Date: 7/16/2002
Time: 10:08:46

PALM INTRANET**Assignment Assignor/Assignee Information**

Total Assignments : 11			
Assignor/Assignee's Name : LUNDBERG, STEVEN W.			
#1. Reel/Frame # 009548/0355			
Reel : 009548 Frame : 0355 Mailroom Date : 10/21/1998 New App Fil Rcpt Date : 00/00/0000			
Assignments Date : 11/04/1998 Date Mailed : 08/31/1999			
Date Recorded : 10/21/1998		Number of Pages : 0	
Assignor <u>LUNDBERG, STEVEN W.</u>	Exc Date 10/19/1998	Assignee : <u>PATENT & TRADEMARK FEE MANAGEMENT, LLC</u> 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	Return Address : SCHWEGMAN, LUNDBERG, WOESSNER ET AL DANIEL J. KLUTH P.O. BOX 2938 MINNEAPOLIS, MN 55402
Brief : ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).			
Serial/Patent# <u>08/898377</u>			
#2. Reel/Frame # 009745/0529			
Reel : 009745 Frame : 0529 Mailroom Date : 01/29/1999 New App Fil Rcpt Date : 02/10/1999			
Assignments Date : 02/10/1999 Date Mailed : 05/06/1999			
Date Recorded : 01/29/1999		Number of Pages : 0	
Assignor <u>LUNDBERG, STEVEN W.</u>	Exc Date 01/29/1999	Assignee : <u>PATENT & TRADEMARK FEE MANAGEMENT, LLC</u> 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	Return Address : SCHWEGMAN, LUNDBERG, WOESSNER, ET AL. MICHAEL A. DRYJA P.O. BOX 2938 MINNEAPOLIS, MN 55402
Brief : ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).			
Serial/Patent# <u>09/240456</u>			
#3. Reel/Frame # 010319/0563			

Reel : 010319 Frame : 0563 Mailroom Date : 10/14/1999 New App Fil Rcpt Date : 10/22/1999
Assignments Date : 10/22/1999 Date Mailed : 01/14/2000
Date Recorded : 10/14/1999 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
LUNDBERG, STEVEN W.	10/14/1999	PATENT & TRADEMARK FEE MANAGEMENT, LLC 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, PA EDWARD J. BROOKS, III P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/418969

#4. Reel/Frame # 010324/0842

Reel : 010324 Frame : 0842 Mailroom Date : 10/18/1999 New App Fil Rcpt Date : 10/26/1999
Assignments Date : 10/26/1999 Date Mailed : 03/20/2000
Date Recorded : 10/18/1999 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
LUNDBERG, STEVEN W.	10/18/1999	PATENT & TRADEMARK FEE MANAGEMENT, LLC 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG, WOESSNER ET AL. EDWARD J. BROOKS, II P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/419558

#5. Reel/Frame # 010533/0857

Reel : 010533 Frame : 0857 Mailroom Date : 01/11/2000 New App Fil Rcpt Date : 02/11/2000
Assignments Date : 02/11/2000 Date Mailed : 04/18/2000
Date Recorded : 01/11/2000 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
LUNDBERG, STEVEN W.	01/11/2000	PATENT & TRADEMARK FEE MANAGEMENT, LLC 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH EDWARD J. BROOKS, III P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/480263

#6. Reel/Frame # 011021/0124

Reel : 011021 Frame : 0124 Mailroom Date : 07/31/2000 New App Fil Rcpt Date : 00/00/0000
Assignments Date : 08/28/2000 Date Mailed : 10/13/2000
Date Recorded : 07/31/2000 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
LUNDBERG, STEVEN W.	07/24/2000	PATENT & TRADEMARK FEE MANAGEMENT, LLC 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG, WOESSNER ET AL. EDWARD J. BROOKS, III P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/378865

#7. Reel/Frame # 011033/0650

Reel : 011033 Frame : 0650 Mailroom Date : 08/01/2000 New App Fil Rcpt Date : 00/00/0000
Assignments Date : 09/06/2000 Date Mailed : 10/19/2000
Date Recorded : 08/01/2000 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
LUNDBERG, STEVEN W.	07/24/2000	PATENT & TRADEMARK FEE MANAGEMENT, LLC 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG ET AL STEVEN W. LUNDBERG P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 05/240456/3746400

#8. Reel/Frame # 011162/0160

Reel : 011162 Frame : 0160 Mailroom Date : 10/02/2000 New App Fil Rcpt Date : 00/00/0000
Assignments Date : 10/19/2000 Date Mailed : 12/12/2000
Date Recorded : 10/02/2000 Number of Pages : 0

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SIEFFERT, KENT J.	09/17/2000	NETSHADOW, INC.	SCHWEGMAN, LUNDBERG,
BRENNAN, THOMAS	09/26/2000	SUITE 610 287 EAST 6TH	WOESSNER ETAL.
F.		STREET	STEVEN W. LUNDBERG
LUNDBERG, STEVEN	09/26/2000	ST. PAUL MINNESOTA 55101	P.O. BOX 2938
W.			MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/346400

#9. Reel/Frame # 011920/0777

Reel : 011920 Frame : 0777 Mailroom Date : 06/15/2001 New App Fil Rcpt Date : 06/27/2001
Assignments Date : 06/27/2001 Date Mailed : 09/04/2001
Date Recorded : 06/15/2001 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
<u>LUNDBERG, STEVEN W.</u>	06/15/2001	<u>SEEKIP.COM</u> 1600 TCF TOWER 121 SOUTH EIGHTH STREET MINNEAPOLIS MINNESOTA 55402	SCHWEGMAN, LUNDBERG, WOESSNER ET AL. STEVEN W. LUNDBERG PO BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 09/882846

#10. Reel/Frame # 012657/0329

Reel : 012657 Frame : 0329 Mailroom Date : 03/01/2002 New App Fil Rcpt Date : 03/14/2002
Assignments Date : 03/14/2002 Date Mailed : 05/06/2002
Date Recorded : 03/01/2002 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
<u>LUNDBERG, STEVEN W.</u>	02/27/2002	<u>SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.</u>	SCHWEGMAN LUNDBERG WOESSNER & KLUTH, PA
<u>KALIS, JANAL M.</u>	03/01/2002	121 SOUTH 8TH ST.	LEA A. NICHOLSON
<u>JAIN, SHAL</u>	02/28/2002	SUITE 1600	P.O. BOX 2938
<u>SINHA, PRADEEP</u>	02/28/2002	MINNEAPOLIS MINNESOTA 55402	MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 10/087561

#11. Reel/Frame # 008122/0810

Reel : 008122 Frame : 0810 Mailroom Date : 07/25/1996 New App Fil Rcpt Date : 09/10/1996
Assignments Date : 09/11/1996 Date Mailed : 11/20/1996
Date Recorded : 07/25/1996 Number of Pages : 3

Assignor	Exc Date	Assignee :	Return Address :
<u>THIEL, JOHN</u>	07/24/1996	<u>LUNDBERG, STEVEN W.</u>	SCHWEGMAN LUNDBERG WOESSNER & KLUTH, PA
<u>SLIFER, RUSSELL D.</u>	07/24/1996	4611 WOODDALE EDINA MINNESOTA 55424	STEVEN W. LUNDBERG P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

Serial/Patent# 08/686311/5844775

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Day : Tuesday
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 **PALM INTRANET****Assignment Reel/Frame Number Information for 010324/0842****Total Assignments : 1**

Reel : 010324 Frame : 0842 Mailroom Date : 10/18/1999 New App Fil Rcpt Date : 10/26/1999
Assignments Date : 10/26/1999 Date Mailed : 03/20/2000
Date Recorded : 10/18/1999 Number of Pages : 0

Assignor	Exc Date	Assignee :	Return Address :
<u>LUNDBERG, STEVEN W.</u>	10/18/1999	<u>PATENT & TRADEMARK FEE MANAGEMENT, LLC</u> 2405 TERRACE DRIVE BURNSVILLE MINNESOTA 55337	SCHWEGMAN, LUNDBERG, WOESSNER ET AL. EDWARD J. BROOKS, II P.O. BOX 2938 MINNEAPOLIS, MN 55402

Brief :
ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

#1. Serial # 09/419558 Patent #

Serial Number : 09/419558 Patent Number :
Filing Date : 10/18/1999 Issue Date : 00/00/0000
Related Patent Numbers:
Title : **SYSTEMS AND METHODS FOR CREDIT-CONTROL**
Applicant(s) : LUNDBERG, STEVEN W.
Reel/Frame(s) : 010324/0842

Search Completed: No More Records to Display.

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DB=USPT; PLUR=YES; OP=OR

L3 5970476.pn.1 L3

DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

L2 11 and calculat\$ near5 quot\$4 L2L1 ((705/30)!.CCLS.)423 L1

END OF SEARCH HISTORY

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L5: Entry 124 of 202

File: USPT

Jul 6, 1999

US-PAT-NO: 5920847

DOCUMENT-IDENTIFIER: US 5920847 A

TITLE: Electronic bill pay system

DATE-ISSUED: July 6, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kolling; Ray	Menlo Park	CA		
Powar; William L.	Palo Alto	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Visa International Service Association	Foster City	CA				02

APPL-NO: 08/ 726642 [PALM]

DATE FILED: October 7, 1996

PARENT-CASE:

CROSS REFERENCE TO RELATED APPLICATIONS This application is a continuation-in-part of application Ser. No. 08/552,586, filed Nov. 3, 1995 which is a continuation of application Ser. No. 08/146,515, entitled "ELECTRONIC BILL PAY SYSTEM", filed Nov. 1, 1993 and issued as U.S. Pat. No. 5,465,206 on Nov. 7, 1995. Those applications are incorporated herein by reference for all purposes.

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/40; 705/44, 705/45

US-CL-CURRENT: 705/40; 705/44, 705/45

FIELD-OF-SEARCH: 705/1, 705/30, 705/34, 705/35, 705/39, 705/40, 705/42, 705/44

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4270042</u>	May 1981	Case	
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/>	<u>4823264</u>	April 1989	Deming	
<input type="checkbox"/>	<u>4947028</u>	August 1990	Gorog	
<input type="checkbox"/>	<u>5093787</u>	March 1992	Simmons	
<input type="checkbox"/>	<u>5220501</u>	June 1993	Lawlor et al.	
<input type="checkbox"/>	<u>5283829</u>	February 1994	Anderson	

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the University of Washington, Seattle; Apr. 1990 pp. 1-90.
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Commission on Electronic Fund Transfers, Feb. 1977, PB 272-575; U.S. Department of
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EFT in United States; Policy Recommendations and the Public Interest; The Final Report of
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ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ABSTRACT:

A bill pay system wherein participating consumers pay bills to participating billers through a payment network operating according to preset rules. The participating consumers receive bills from participating billers (paper/mail bills, e-mail notices, implied bills for automatic debits) which indicate an amount, and a unique biller identification number. To authorize a remittance, a consumer transmits to its participating bank a bill pay order indicating a payment date, a payment amount, the consumer's account number with the biller, a source of funds and the biller's biller identification number, either directly or by reference to static data containing those data elements. Bank C then submits a payment message to a payment network, and the payment network, which assigns the biller reference numbers, forwards the payment message to the biller's bank. For settlement, the consumer's bank debits the consumer's account and is obligated to a net position with the payment network; likewise, the biller's bank receives a net position from the payment network and credits the biller's bank account. If the consumer's bank agrees to send non-reversible payment messages, the consumer's bank does not submit the transaction until funds are good unless the consumer's bank is willing to take the risk of loss if funds are not good, in the case of a guaranteed payment network.

24 Claims, 17 Drawing figures

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L6: Entry 1 of 1

File: USPT

Nov 7, 1995

US-PAT-NO: 5465206

DOCUMENT-IDENTIFIER: US 5465206 A

TITLE: Electronic bill pay system

DATE-ISSUED: November 7, 1995

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hilt; James J.	Daly City	CA		
Hodges; Ron	San Ramon	CA		
Pardue; Stephen W.	Half Moon Bay	CA		
Powar; William L.	Palo Alto	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Visa International	San Mateo	CA			02

APPL-NO: 08/ 146515

DATE FILED: November 1, 1993

INT-CL: [06] G06 F 157/00

US-CL-ISSUED: 364/406

US-CL-CURRENT: 705/40; 705/42, 705/43, 705/44

FIELD-OF-SEARCH: 364/406, 364/408, 364/401, 235/379

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>4270042</u>	May 1981	Case	235/379
<u>4799156</u>	January 1989	Shavit et al.	364/408
<u>4823264</u>	April 1989	Deming	364/408
<u>5093787</u>	March 1992	Simmons	364/406
<u>5220501</u>	June 1993	Lawlor et al.	364/408
<u>5283829</u>	February 1994	Anderson	235/379

ART-UNIT: 231

PRIMARY-EXAMINER: McElheny, Jr.; Donald E.

ABSTRACT:

A bill pay system wherein participating consumers pay bills to participating billers through a payment network operating according to preset rules. The participating consumers receive bills from participating billers (paper/mail bills, e-mail notices, implied bills for automatic debts) which indicate an amount, and a unique biller identification number.

To authorize a remittance, consumer transmits to its bank (a participating bank) a bill pay order indicating a payment date, a payment amount, the consumer's account number with the biller, a source of funds and the biller's biller identification number, either directly or by reference to static data containing those data elements. Bank C then submits a payment message to a payment network, and the payment network, which assigns the biller reference numbers, forwards the payment message to the biller's bank. For settlement, the consumer's bank debits the consumer's account and is obligated to a net position with the payment network; likewise, the biller's bank receives a net position from the payment network and credits the biller's bank account. If the consumer's bank agrees to send non-reversible payment messages, the consumer's bank does not submit the transaction until funds are good unless the consumer's bank is willing to take the risk of loss if funds are not good, in the case of a guaranteed payment network. The biller's bank, upon receipt of the payment message, releases the funds to the biller, and provides A/R data to biller in a form which biller B has indicated, the form being one which does not have to be treated as an exception item to the biller. The biller's bank is assured of payment by the payment network, unless the transaction is a reversible transaction according to the preset rules of the payment network. In specific embodiments, the consumer initiates the bill pay orders manually, via paper at an ATM, via PC, or via telephone keypad.

30 Claims, 12 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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L2: Entry 1 of 4

File: PGPB

Jul 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020091574

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020091574 A1

TITLE: Master universal tariff system and method

PUBLICATION-DATE: July 11, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Lefebvre, Guy V.	Outremont		CA	
Lapointe, Michel	Ste-Catherine		CA	

US-CL-CURRENT: 705/19; 705/30

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 2. Document ID: US 20010049622 A1

L2: Entry 2 of 4

File: PGPB

Dec 6, 2001

PGPUB-DOCUMENT-NUMBER: 20010049622

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010049622 A1

TITLE: Income planner for corporate sales agents

PUBLICATION-DATE: December 6, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Gozdeck, Karen Walluk	San Francisco	CA	US	
Vissapragada, Sudhakar	Foster City	CA	US	
Fan, Xinyang	Santa Clara	CA	US	

US-CL-CURRENT: 705/11; 705/30

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 3. Document ID: US 20010047280 A1

L2: Entry 3 of 4

File: PGPB

Nov 29, 2001

PGPUB-DOCUMENT-NUMBER: 20010047280

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010047280 A1

TITLE: Method and apparatus for facilitating relocation

PUBLICATION-DATE: November 29, 2001

INVENTOR - INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE - 4 7
Alexander, Sam	Lebanon	NH	US	
Spitzer, George	Etna	NH	US	
Sommers, Ben T.	Golden	CO	US	
Paul, David J.	Fremont	CA	US	
Pearson, Michael	Norwich	VT	US	

US-CL-CURRENT: 705/1; 705/30

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 4. Document ID: US 6216117 B1

L2: Entry 4 of 4

File: USPT

US-PAT-NO: 6216117

DOCUMENT-IDENTIFIER: US 6216117 B1

TITLE: Automated network sizing and pricing system for satellite network

DATE-ISSUED: April 10, 2001

INVENTOR - INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hall; Eric P.	Allen	TX		

US-CL-CURRENT: 705/400; 705/30

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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